

INVENTOR: CLARIDGE et al.  
TITLE: Method of Point of Sale Investment

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## CLAIMS

Having thus described the invention what is claimed as new and desired to be secured by Letters Patent is as follows:

1. A method of investment comprising the steps of:
  2. at a point-of-sale location,
    3. displaying an option to perform an on-demand investment transaction; and
    4. transmitting a request to complete the on-demand investment transaction in response to an action by a purchaser at the point-of-sale location;
  5. at a central location,
    6. receiving the request to perform the on-demand investment;
    7. retrieving investment-preference information for the purchaser; and
    8. completing the on-demand investment using the investment-preference information.
1. 2. The method of investment as claimed in Claim 1 further comprising the step of prompting the purchaser to designate an investment amount for the on-demand investment.
1. 3. The method of investment as claimed in Claim 1 wherein the investment-preference information includes a predetermined investment amount for the on-demand investment.

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1 4. The method of investment as claimed in Claim 1 further comprising the step of temporarily  
2 accumulating the on-demand investment request until a predetermined completion time.

1 5. The method of investment as claimed in Claim 1 further comprising the steps of:  
2 comparing an investment total to a predetermined investment limit; and  
3 canceling the on-demand investment request if completion of the on-demand investment  
4 will cause the investment total to exceed the predetermined investment limit.

6. The method of investment as claimed in Claim 1 further comprising the steps of:  
comparing a primary-investment total to a primary-investment limit; and  
determining a roll-over amount for the on-demand investment request.

7. The method of investment as claimed in Claim 6 wherein said step of completing the on-demand investment comprises the step of adding the roll-over amount to a secondary-investment total.

1 8. The method of investment as claimed in Claim 1 wherein the investment-preference  
2 information comprises an investment total and a predetermined investment limit.

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- 1 9. A method of investment comprising the steps of:
  - 2 associating a purchasing account with an investment account;
  - 3 prompting a user of the purchasing account to perform an on-demand investment
  - 4 transaction during a point-of-sale purchase transaction;
  - 5 completing the on-demand investment transaction by contributing to the investment
  - 6 account upon receipt of a request from the user.
  
10. The method as claimed in Claim 9 wherein said step of completing the on-demand investment transaction is accomplished by using the purchasing account to contribute to the investment account.
  
11. The method as claimed in Claim 9 wherein said step of completing the on-demand investment transaction is accomplished by using a source other than the purchasing account to contribute to the investment account.